



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name PNC FINANCIAL SERVICES GROUP, INC., THE

City/State PITTSBURGH, PA

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 466,864,739

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

PNC FINANCIAL SERVICES GROUP, INC., THE
300 FIFTH AVENUE

PITTSBURGH, PA 15222

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	446,133,445	399,437,359	378,943,904	371,368,893	
Net income (\$000)	7,517,888	5,368,865	5,300,852	5,337,537	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.25	2.77	17	2.52	3.01	24	2.60	3.08	21	2.51	2.92	24			
+ Non-interest income	1.49	1.21	69	1.96	1.32	80	1.96	1.31	80	1.94	1.35	74			
- Overhead expense	2.33	2.57	42	2.65	2.69	55	2.71	2.71	54	2.80	2.72	55			
- Provision for credit losses	0.69	0.51	79	0.19	0.15	67	0.11	0.14	47	0.12	0.16	46			
+ Securities gains (losses)	0.07	0.02	86	0.01	0.01	73	0	0	40	0	0.01	49			
+ Other tax equivalent adjustments	0	0	6	0	0	8	0	0	85	0	0	6			
= Pretax net operating income (tax equivalent)	0.79	1.04	29	1.65	1.56	57	1.73	1.57	63	1.54	1.43	57			
Net operating income	0.66	0.81	29	1.34	1.19	68	1.40	1.24	70	1.44	0.89	89			
Net income	1.69	0.82	96	1.34	1.19	68	1.40	1.24	69	1.44	0.90	89			
Net income (Subchapter S adjusted)		1.18			1.17			1.42			0.99				
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.84	3.55	14	3.97	4.41	20	3.80	4.24	21	3.38	3.80	23			
Interest expense	0.34	0.52	26	1.09	1.08	58	0.86	0.86	57	0.52	0.60	48			
Net interest income (tax equivalent)	2.50	3.01	20	2.88	3.33	25	2.95	3.38	23	2.86	3.19	26			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.33	0.27	68	0.27	0.21	69	0.19	0.22	57	0.21	0.24	55			
Earnings coverage of net loan and lease losses (X)	7.71	22.91	35	11.25	24.40	44	16.32	21.75	56	12.98	19.67	55			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.22	1.58	82	1.14	0.83	82	1.16	0.90	82	1.18	0.98	77			
Allowance for loan and lease losses / Total loans and leases	2.20	1.55	85	1.14	0.81	82	1.16	0.89	83	1.17	0.96	77			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.21	0.71	87	0.79	0.57	76	0.88	0.61	79	1.01	0.72	77			
30-89 days past due loans and leases / Total loans and leases	0.35	0.39	55	0.44	0.43	61	0.45	0.44	58	0.44	0.47	55			
Liquidity and Funding															
Net noncore funding dependence	-14.85	3.20	6	10.85	14.45	36	11.04	16.62	32	6.69	17.03	22			
Net short-term noncore funding dependence	-22.06	-4.76	11	1.53	3.38	34	-0.10	4.66	21	-7.08	4.83	16			
Net loans and leases / Total assets	51.02	61.58	18	58.04	63.77	24	58.73	63.98	25	57.78	62.73	29			
Capitalization															
Tier 1 leverage ratio	9.52	9.13	67	9.13	9.76	38	9.36	9.71	43	9.86	9.53	62			
Holding company equity capital / Total assets	11.57	11.16	58	12.02	12.43	45	12.48	12.22	57	12.46	11.94	60			
Total equity capital (including minority interest) / Total assets	11.58	11.29	57	12.02	12.57	43	12.49	12.27	57	12.47	12.01	60			
Common equity tier 1 capital / Total risk-weighted assets	12.16	12.38	53	9.53	12.17	9	9.64	12.12	8	10.39	12.19	24			
Net loans and leases / Equity capital (X)	4.41	5.58	26	4.83	5.21	44	4.70	5.29	36	4.64	5.27	33			
Cash dividends / Net income	29.38	42.30	36	39.70	33.12	61	34.66	27.31	64	28.11	31.29	41			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	13.77	16.68	45	7.33	9.26	55	0.23	7	13	3.97	8.28	41			
Equity capital	9.52	6.99	68	3.32	10.49	26	0.45	7.89	24	3.97	10.18	36			
Net loans and leases	-0.01	9.07	17	6.08	9.10	53	1.87	7.89	19	4.62	9.38	37			
Noncore funding	-32.48	-12.18	27	15.54	6.59	70	0.70	10.67	30	14.77	5.59	73			
Parent Company Ratios															
Short-term debt / Equity capital	0.94	0.77	79	3.56	1.02	81	1.26	1.14	80	1.42	1.07	79			
Long-term debt / Equity capital	18.28	13.56	75	15.98	13.04	70	12.38	13.37	63	12.77	12.69	64			
Equity investment in subsidiaries / Equity capital	88.83	102.81	3	102.83	103.22	53	100.04	103.10	38	98.41	102.10	27			
Cash from ops + noncash items + op expense / Op expense + dividends	558.09	147.24	98	179.58	190.27	52	157.70	174.91	47	213.30	148.20	78			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	8,710,809	10,295,050	9,387,690	8,081,662		-15.39	23.40
Income from lease financing receivables.....	260,490	276,985	253,231	226,662		-5.96	9.41
Fully taxable income on loans and leases.....	8,780,734	10,285,043	9,319,584	8,024,380		-14.63	24.41
Tax-exempt income on loans and leases.....	190,565	286,992	321,337	283,944		-33.60	-20.38
Estimated tax benefit on income on loans and leases.....	50,768	77,003	84,569	153,417		-34.07	-59.48
Income on loans and leases (tax equivalent).....	9,022,067	10,649,038	9,725,490	8,461,741		-15.28	21.55
Investment interest income (tax equivalent).....	2,064,992	2,451,238	2,289,780	2,061,742		-15.76	18.28
Interest on balances due from depository institutions.....	99,921	352,877	379,323	267,070		-71.68	16.02
Interest income on other earning assets.....	194,381	411,773	302,196	238,738		-52.79	-26.33
Total interest income (tax equivalent).....	11,381,361	13,864,926	12,696,789	11,029,291		-17.91	19.57
Interest on time deposits of \$250K or more.....	31,933	60,694	35,041	24,571		-47.39	
Interest on time deposits < \$250K.....	111,990	188,482	117,789	96,340		-40.58	
Interest on foreign office deposits.....	19,704	78,880	42,881	12,107		-75.02	481.75
Interest on other deposits.....	478,621	1,658,089	1,033,228	490,003		-71.13	75.90
Interest on other borrowings and trading liabilities.....	610,351	1,604,054	1,413,582	865,068		-61.95	49.35
Interest on subordinated debt and mandatory convertible securities.....	108,528	207,093	218,507	217,866		-47.59	-53.53
Total interest expense.....	1,361,127	3,797,292	2,861,028	1,705,955		-64.16	30.29
Net interest income (tax equivalent).....	10,020,234	10,067,634	9,835,761	9,323,336		-0.47	18.25
Non-interest income.....	6,646,449	7,817,138	7,413,302	7,206,974		-14.98	-3.45
Adjusted operating income (tax equivalent).....	16,666,683	17,884,772	17,249,063	16,530,310		-6.81	8.52
Overhead expense.....	10,380,118	10,601,448	10,283,796	10,383,710		-2.09	9.90
Provision for credit losses.....	3,088,052	739,915	419,203	445,567			1121.62
Securities gains (losses).....	304,728	48,345	-339	5,441		530.32	682.60
Other tax equivalent adjustments.....	-199	-33	1,881	-1,290			
Pretax net operating income (tax equivalent).....	3,503,009	6,582,706	6,542,885	5,705,184		-46.78	-38.57
Applicable income taxes.....	425,842	1,062,126	1,081,373	101,449		-59.91	-68.77
Tax equivalent adjustments.....	74,728	102,540	115,183	215,472		-27.12	-61.87
Applicable income taxes (tax equivalent).....	500,570	1,164,666	1,196,556	316,921		-57.02	-67.90
Minority interest.....	40,394	49,175	45,477	50,726		-17.86	8.67
Net income before discontinued operations, net of minority interest.....	2,962,045	5,368,865	5,300,852	5,337,537		-44.83	-27.86
Discontinued operations, net of applicable income taxes.....	4,555,843	0	0	0			
Net income attributable to holding company.....	7,517,888	5,368,865	5,300,852	5,337,537		40.03	83.10
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	7,558,282	5,418,040	5,346,329	5,388,263		39.50	82.43
Investment securities income (tax equivalent).....	2,064,992	2,451,238	2,289,780	2,061,742		-15.76	18.28
US Treasury and agency securities (excluding mortgage-backed securities).....	346,734	457,073	394,588	253,239		-24.14	292.63
Mortgage-backed securities.....	1,401,016	1,628,033	1,498,728	1,385,978		-13.94	10.50
All other securities.....	317,242	366,132	396,464	422,525		-13.35	-18.58
Cash dividends declared.....	2,208,499	2,131,285	1,837,414	1,500,420		3.62	75.67
Common.....	1,979,273	1,895,609	1,601,865	1,264,744		4.41	90.75
Preferred.....	229,226	235,676	235,549	235,676		-2.74	4.39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.55	3.27	10	3.47	4	18	3.35	3.87	17	2.97	3.47	17			
Less: Interest expense	0.31	0.48	25	0.95	0.98	51	0.76	0.79	55	0.46	0.55	47			
Equals: Net interest income (tax equivalent)	2.25	2.77	17	2.52	3.01	24	2.60	3.08	21	2.51	2.92	24			
Plus: Non-interest income	1.49	1.21	69	1.96	1.32	80	1.96	1.31	80	1.94	1.35	74			
Equals: adjusted operating income (tax equivalent)	3.74	4.04	39	4.48	4.41	57	4.55	4.46	55	4.45	4.33	56			
Less: Overhead expense	2.33	2.57	42	2.65	2.69	55	2.71	2.71	54	2.80	2.72	55			
Less: Provision for credit losses	0.69	0.51	79	0.19	0.15	67	0.11	0.14	47	0.12	0.16	46			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	7	0	0	6			
Plus: Realized gains (losses) on available-for-sale securities	0.07	0.02	86	0.01	0.01	73	0	0	38	0	0.01	53			
Plus: other tax equivalent adjustments	0	0	6	0	0	8	0	0	85	0	0	6			
Equals: Pretax net operating income (tax equivalent)	0.79	1.04	29	1.65	1.56	57	1.73	1.57	63	1.54	1.43	57			
Less: Applicable income taxes (tax equivalent)	0.11	0.23	17	0.29	0.36	32	0.32	0.33	44	0.09	0.55	10			
Less: Minority interest	0.01	0	90	0.01	0	88	0.01	0	89	0.01	0	90			
Equals: Net operating income	0.66	0.81	29	1.34	1.19	68	1.40	1.24	70	1.44	0.89	89			
Plus: Net extraordinary items	1.02	0	99	0	0	50	0	0	51	0	0	48			
Equals: Net income	1.69	0.82	96	1.34	1.19	68	1.40	1.24	69	1.44	0.90	89			
Memo: Net income (last four quarters)	1.69	0.82	96	1.34	1.19	67	1.40	1.24	70	1.44	0.91	89			
Net income—BHC and noncontrolling (minority) interest	1.69	0.83	96	1.36	1.20	69	1.41	1.25	70	1.45	0.91	89			
Margin Analysis															
Average earning assets / Average assets	89.98	92.32	20	87.41	91.05	12	88.09	91.48	17	87.93	91.61	16			
Average interest-bearing funds / Average assets	64.70	64.06	58	66.90	65.57	57	64.82	65.56	47	63.45	65.75	44			
Interest income (tax equivalent) / Average earning assets	2.84	3.55	14	3.97	4.41	20	3.80	4.24	21	3.38	3.80	23			
Interest expense / Average earning assets	0.34	0.52	26	1.09	1.08	58	0.86	0.86	57	0.52	0.60	48			
Net interest income (tax equivalent) / Average earning assets	2.50	3.01	20	2.88	3.33	25	2.95	3.38	23	2.86	3.19	26			
Yield or Cost															
Total loans and leases (tax equivalent)	3.55	4.27	10	4.51	5.09	16	4.33	4.95	15	3.86	4.52	17			
Interest-bearing bank balances	0.20	0.27	32	2.03	2.04	45	1.72	1.64	58	1.03	1.05	48			
Federal funds sold and reverse repos	0.36	0.68	41	2.31	2.44	54	1.86	2.17	36	0.82	1.41	25			
Trading assets	0.80	0.60	68	1.65	0.99	65	2.04	1.11	71	1.77	1.11	65			
Total earning assets	2.82	3.51	14	3.94	4.36	23	3.77	4.20	21	3.31	3.73	25			
Investment securities (tax equivalent)	2.32	2.25	57	2.88	2.76	64	2.87	2.68	68	2.74	2.47	71			
US Treasury and agency securities (excluding mortgage-backed securities)	1.84	1.75	56	2.45	2.32	70	2.32	2.05	72	1.81	1.62	65			
Mortgage-backed securities	2.35	2.05	77	2.87	2.61	82	2.90	2.50	88	2.85	2.23	91			
All other securities	3	3.24	44	3.59	4.06	42	3.53	4.20	40	3.29	3.66	42			
Interest-bearing deposits	0.27	0.53	16	0.97	1.10	43	0.66	0.81	38	0.35	0.49	36			
Time deposits of \$250K or more	1.17	1.42	26	1.58	1.96	23	1.16	1.44	26						
Time deposits < \$250K	1.15	1.36	30	1.72	1.82	39	1.11	1.29	36						
Other domestic deposits	0.22	0.36	26	0.90	0.93	50	0.60	0.67	50						
Foreign deposits	0.26	0.42	32	1.65	1.19	76	1.37	0.97	81	0.61	0.51	62			
Federal funds purchased and repos	0.80	0.62	74	1.97	1.86	55	1.72	1.51	58	0.78	0.94	44			
Other borrowed funds and trading liabilities	1.38	1.50	46	2.75	2.38	70	2.58	2.28	70	1.70	1.77	47			
All interest-bearing funds	0.47	0.74	21	1.42	1.49	50	1.16	1.19	56	0.72	0.82	52			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	6,646,449	7,817,138	7,413,302	7,206,974	
Fiduciary activities income	835,305	860,225	881,233	863,103	
Service charges on deposit accounts - domestic	1,186,522	1,320,146	1,280,905	1,216,525	
Trading revenue	423,314	260,620	226,734	220,523	
Investment banking fees and commissions	1,194,173	1,973,529	1,920,084	1,970,910	
Insurance activities revenue	14,692	26,970	23,737	24,934	
Venture capital revenue	-29,832	310,748	242,866	266,222	
Net servicing fees	453,349	328,202	290,379	297,146	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	370,748	358,083	238,887	213,512	
Other non-interest income	2,198,178	2,378,615	2,308,477	2,134,099	
Total overhead expenses	10,380,118	10,601,448	10,283,796	10,383,710	
Personnel expense	5,699,159	5,678,097	5,495,612	5,235,516	
Net occupancy expense	1,290,607	1,382,280	1,317,750	1,399,523	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	61,608	70,859	87,509	92,171	
Other operating expenses	3,328,744	3,470,212	3,382,925	3,656,500	
Fee income on mutual funds and annuities	376,282	362,692	354,945	315,976	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	18,578,939	17,382,011	
Number of equivalent employees	51,088	51,839	52,713	52,408	
Average personnel expense per employee	111.56	109.53	104.26	99.90	
Average assets per employee	8,732.65	7,705.34	7,188.81	7,086.11	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.66	2.02	85	4.64	2.72	73	4.79	3.08	72	4.38	2.85	67			
Overhead expenses / Net Interest Income + non-interest income	62.56	62.28	56	59.62	61.29	46	60.01	60.88	47	63.65	63.61	49			
Percent of Average Assets															
Total overhead expense	2.33	2.57	42	2.65	2.69	55	2.71	2.71	54	2.80	2.72	55			
Personnel expense	1.28	1.30	51	1.42	1.41	49	1.45	1.44	49	1.41	1.42	51			
Net occupancy expense	0.29	0.26	66	0.35	0.28	73	0.35	0.28	71	0.38	0.29	80			
Other operating expenses	0.76	0.94	46	0.89	0.97	53	0.92	0.97	57	1.01	1	59			
Overhead less non-interest income	0.84	1.25	19	0.70	1.32	14	0.76	1.38	11	0.86	1.34	17			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.28	61.82	58	59.28	60.64	50	59.62	60.37	48	62.82	62.73	48			
Personnel expense	34.19	32.36	59	31.75	32.39	44	31.86	32.51	40	31.67	32.93	39			
Net occupancy expense	7.74	6.58	70	7.73	6.52	72	7.64	6.48	72	8.47	6.70	81			
Other operating expenses	20.34	22.28	53	19.80	21.20	51	20.12	20.90	47	22.68	22.41	61			
Total non-interest income	39.88	28.83	77	43.71	29.23	81	42.98	28.50	83	43.60	31.08	79			
Fiduciary activities income	5.01	2.09	84	4.81	1.97	83	5.11	2.14	84	5.22	2.38	83			
Service charges on domestic deposit accounts	7.12	3.27	95	7.38	3.88	93	7.43	4.15	89	7.36	4.28	85			
Trading revenue	2.54	1.28	79	1.46	1.18	76	1.31	0.85	79	1.33	0.90	79			
Investment banking fees and commissions	7.17	2.46	86	11.03	3.54	84	11.13	3.42	87	11.92	3.62	87			
Insurance activities revenue	0.09	0.41	52	0.15	0.47	58	0.14	0.47	57	0.15	0.55	55			
Venture capital revenue	-0.18	0.01	2	1.74	0.02	98	1.41	0.02	96	1.61	0.01	98			
Net servicing fees	2.72	0.01	95	1.84	0.28	93	1.68	0.65	83	1.80	0.60	86			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	2.22	3.92	51	2	1.86	60	1.38	1.61	59	1.29	1.67	56			
Other non-interest income	13.19	9.65	75	13.30	10.04	73	13.38	9.86	73	12.91	10.77	67			
Overhead less non-interest income	22.40	31.93	24	15.57	31.06	16	16.64	31.46	14	19.22	31.19	14			
Applicable income taxes / Pretax net operating income (tax equivalent)	12.16	18.63	15	16.14	20.56	17	16.53	19.04	25	1.78	32.99	10			
Applicable income tax + TE / Pretax net operating income + TE	14.29	21.18	10	17.69	23.23	8	18.29	21.56	16	5.55	37.95	9			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	83,898,371	83,212,372	80,118,657	83,059,907		0.82	0.93
Commercial and industrial loans	95,486,465	93,254,901	85,762,776	77,382,951		2.39	43.30
Loans to individuals	27,137,173	31,303,918	28,244,774	26,609,723		-13.31	5.03
Loans to depository institutions and acceptances of other banks	32,155	9,440	22,342	71,690		240.63	-71.56
Agricultural loans	205,248	184,502	103,599	112,910		11.24	52.48
Other loans and leases	36,780,145	32,969,852	32,919,218	35,794,493		11.56	13.59
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	243,539,557	240,934,985	227,171,366	223,031,674		1.08	16.96
Less: Allowance for loan and lease losses	5,361,394	2,741,938	2,629,361	2,610,858		95.53	96.61
Net loans and leases	238,178,163	238,193,047	224,542,005	220,420,816		-0.01	15.90
Debt securities that reprice or mature in over 1 year	79,348,876	75,739,259	72,269,475	63,583,343		4.77	42.52
Mutual funds and equity securities	1,070,099	854,773	736,777	584,574		25.19	81.62
Subtotal	318,597,138	314,787,079	297,548,257	284,588,733		1.21	21.71
Interest-bearing bank balances	85,172,749	23,412,823	10,893,431	28,594,675		263.79	178.84
Federal funds sold and reverse repos	683,763	2,422,411	7,321,125	1,484,221		-71.77	-50.04
Debt securities that reprice or mature within 1 year	9,453,642	11,085,035	10,431,915	11,963,296		-14.72	-33.72
Trading assets	7,906,292	6,008,636	5,342,225	4,764,238		31.58	135.74
Total earning assets	421,813,584	357,715,984	331,536,953	331,395,163		17.92	35.50
Non-interest-bearing cash and due from depository institutions	7,016,697	5,060,590	5,607,892	5,249,492		38.65	72.60
Premises, fixed assets, and leases	6,483,034	6,531,247	4,788,987	4,874,922		-0.74	22.00
Other real estate owned	41,255	103,440	105,623	150,888		-60.12	-85.81
Investment in unconsolidated subsidiaries	6,169	8,563,795	8,022,511	7,582,549		-99.93	-99.91
Intangible and other assets	31,507,450	32,398,225	32,272,677	32,197,608		-2.75	1.33
Total assets	466,864,739	410,373,281	382,334,643	381,450,622		13.77	30.16
Quarterly average assets	461,832,881	410,140,557	383,842,986	376,354,251		12.60	28.40
Average loans and leases (YTD)	254,203,854	236,135,482	224,658,137	218,956,034		7.65	22.49
Memoranda							
Loans held-for-sale	1,596,732	1,083,102	994,293	2,654,844		47.42	3.66
Loans not held-for-sale	241,942,825	239,851,883	226,177,073	220,376,830		0.87	17.06
Real estate loans secured by 1-4 family	47,529,904	47,720,214	45,279,509	46,434,450		-0.40	0.15
Commercial real estate loans	36,183,775	35,368,845	34,674,898	36,410,856		2.30	2.09
Construction and land development	6,808,910	6,277,729	7,278,606	7,328,642		8.46	-13.64
Multifamily	6,818,905	6,456,859	5,512,160	5,871,873		5.61	56.62
Nonfarm nonresidential	22,555,960	22,634,257	21,884,132	23,210,341		-0.35	-2.79
Real estate loans secured by farmland	84,723	106,930	142,852	178,885		-20.77	-53.63
Total investment securities	89,872,617	87,679,067	83,438,167	76,131,213		2.50	27.43
U.S. Treasury securities	17,470,419	17,012,035	18,511,104	14,828,851		2.69	83.42
US agency securities (excluding mortgage-backed securities)	4,012,090	279,824	347,441	433,206		1333.79	560.60
Municipal securities	2,931,569	2,871,805	3,371,753	3,671,009		2.08	-26.88
Mortgage-backed securities	56,825,764	59,711,304	53,035,115	48,410,806		-4.83	18.69
Asset-backed securities	5,190,717	5,210,665	5,205,086	5,651,932		-0.38	-15.55
Other debt securities	2,371,959	1,738,661	2,230,891	2,550,835		36.42	33.82
Mutual funds and equity securities	1,070,099	854,773	736,777	584,574		25.19	81.62
Available-for-sale securities	87,357,810	69,163,374	63,388,987	57,617,582		26.31	56.67
U.S. Treasury securities	16,675,478	16,235,779	17,752,912	14,088,148		2.71	79.95
US agency securities (excluding mortgage-backed securities)	4,012,090	279,824	347,441	433,206		1333.79	560.60
Municipal securities	2,483,897	1,265,351	1,693,256	1,870,828		96.30	20.82
Mortgage-backed securities	56,825,764	44,670,570	36,512,078	32,795,948		27.21	57.68
Asset-backed securities	5,190,717	5,158,589	5,022,821	5,451,672		0.62	-4.40
Other debt securities	2,169,864	1,553,261	2,060,479	2,393,206		39.70	22.42
Mutual funds and equity securities	0	0	0	584,574			-100.00
Held-to-maturity securities appreciation (depreciation)	159,810	382,599	-293,095	50,947		-58.23	-31.27
Available-for-sale securities appreciation (depreciation)	3,107,350	1,373,271	-124,868	406,029		126.27	535.61
Structured notes, fair value	0	0	0	0			
Pledged securities	22,841,036	13,438,965	6,525,580	7,117,052		69.96	149.14

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	53,511,674	31,389,342	32,369,316	35,037,123		70.48	35.10
NOW, ATS and transaction accounts	38,968,730	30,411,021	23,544,556	19,057,209		28.14	216.09
Time deposits less brokered deposits) < \$250K	1,323,357	5,943,618	6,987,529	8,149,137		-77.73	
MMDA and other savings accounts	253,686,112	205,573,152	194,014,156	194,360,033		23.40	43.03
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	347,489,873	273,317,133	256,915,557	256,603,502		27.14	45.80
Time deposits of \$250K or more	1,855,163	3,787,233	3,155,569	3,079,015		-51.02	
Foreign deposits	8,702,762	6,544,327	4,058,808	2,647,546		32.98	188.44
Federal funds purchased and repos	437,478	6,299,030	2,039,159	1,647,071		-93.05	-75.38
Secured federal funds purchased	1,000	1,500	1,500	0			
Commercial paper	0	0	0	99,869			-100.00
Other borrowings w/remaining maturity of 1 year or less	7,173,261	20,796,138	16,277,644	12,378,711		-65.51	-5.70
Other borrowings w/remaining maturity over 1 year	22,507,448	28,748,537	32,263,666	38,501,384		-21.71	-36.65
Brokered deposits < \$250K	7,317,877	4,907,242	3,727,328	2,742,443		49.12	
Noncore funding	47,993,989	71,082,507	61,522,174	61,096,039		-32.48	-13.69
Trading liabilities	2,293,623	1,527,815	2,355,498	2,745,122		50.12	0.04
Subordinated notes and debentures + trust preferred securities	6,402,542	6,134,223	5,895,183	5,200,293		4.37	-25.17
Other liabilities	8,643,724	8,969,048	7,876,578	8,220,676		-3.63	9.16
Total liabilities	412,823,751	361,030,726	334,564,990	333,865,632		14.35	32.01
Equity Capital							
Perpetual preferred stock (including surplus)	3,517,245	3,992,804	3,985,726	3,984,707		-11.91	1.89
Common stock	2,712,657	2,711,653	2,710,922	2,710,083		0.04	0.16
Common surplus	12,366,655	12,376,508	12,290,501	12,388,658		-0.08	-2.97
Retained earnings	46,847,687	42,214,831	38,918,519	35,481,472		10.97	61.30
Accumulated other comprehensive income	2,770,180	799,339	-724,622	-147,788		246.56	2035.57
Other equity capital components	-14,204,765	-12,781,450	-9,453,509	-6,903,793			
Total holding company equity capital	54,009,659	49,313,685	47,727,537	47,513,339		9.52	20.80
Noncontrolling (minority) interest in subsidiaries	31,329	28,870	42,116	71,651		8.52	-97.53
Total equity capital, including minority interest	54,040,988	49,342,555	47,769,653	47,584,990		9.52	17.53
Total liabilities and capital	466,864,739	410,373,281	382,334,643	381,450,622		13.77	30.16
Memoranda							
Non-interest-bearing deposits	112,657,778	72,794,621	73,978,825	79,883,811		54.76	41.80
Interest-bearing deposits	252,707,897	215,761,314	193,878,437	185,188,695		17.12	49.03
Total deposits	365,365,675	288,555,935	267,857,262	265,072,506		26.62	46.72
Long-term debt that reprices within 1 year	3,172,077	7,170,820	12,623,113	16,222,875		-55.76	-82.60
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	49,313,685	47,727,537	47,513,339	45,698,116			
Accounting restatements	-672,091	63,032	-14,342	0			
Net income	7,517,888	5,368,865	5,300,852	5,337,537			
Net sale of new perpetual preferred stock	-480,000	0	0	2,052			
Net sale of new common stock	39,874	79,187	28,080	31,421			
Sale of treasury stock	226,954	240,956	244,674	295,618			
Less: Purchase of treasury stock	1,596,507	3,562,292	2,898,673	2,442,753			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	2,208,499	2,131,285	1,837,414	1,500,420			
Change in other comprehensive income	1,970,841	1,523,960	-584,968	117,800			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-102,486	3,725	-24,011	-26,032			
Holding company equity capital, ending balance	54,009,659	49,313,685	47,727,537	47,513,339			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	17.97	36.22	17	20.28	37.78	20	20.96	37.19	20	21.77	35.54	22			
Commercial and industrial loans	20.45	13.52	83	22.72	12.02	90	22.43	12.85	84	20.29	12.62	77			
Loans to individuals	5.81	3.40	75	7.63	4.20	75	7.39	4.31	74	6.98	4.47	70			
Loans to depository institutions and acceptances of other banks	0.01	0.03	75	0	0.04	65	0.01	0.05	68	0.02	0.06	70			
Agricultural loans	0.04	0.19	52	0.04	0.24	50	0.03	0.30	47	0.03	0.21	49			
Other loans and leases	7.88	4.63	75	8.03	5.01	76	8.61	5	78	9.38	5.10	83			
Net loans and leases	51.02	61.58	18	58.04	63.77	24	58.73	63.98	25	57.78	62.73	29			
Debt securities over 1 year	17	15.55	58	18.46	14.60	72	18.90	14.63	72	16.67	14.83	60			
Mutual funds and equity securities	0.23	0.05	88	0.21	0.06	90	0.19	0.06	87	0.15	0.06	77			
Subtotal	68.24	78.16	14	76.71	79.65	23	77.82	79.97	25	74.61	79.31	22			
Interest-bearing bank balances	18.24	7.51	95	5.71	3.06	77	2.85	3.04	57	7.50	3.46	85			
Federal funds sold and reverse repos	0.15	0.82	72	0.59	1.57	76	1.91	1.66	80	0.39	1.81	70			
Debt securities 1 year or less	2.02	1.68	68	2.70	1.91	73	2.73	1.96	74	3.14	1.86	76			
Trading assets	1.69	1.01	84	1.46	1.19	80	1.40	1.33	79	1.25	1.34	77			
Total earning assets	90.35	91.05	43	87.17	89.53	24	86.71	89.74	20	86.88	89.84	20			
Non-interest cash and due from depository institutions	1.50	1.07	86	1.23	1.14	54	1.47	1.21	69	1.38	1.22	64			
Other real estate owned															
Other real estate owned	0.01	0.02	42	0.03	0.03	56	0.03	0.04	53	0.04	0.05	55			
All other assets	8.15	7.82	58	11.60	9.27	78	11.82	8.98	79	11.75	8.86	78			
Memoranda															
Short-term investments	20.41	11.17	85	9	7.63	68	7.49	7.80	67	11.02	8.69	75			
U.S. Treasury securities	3.74	0.84	86	4.15	1.03	88	4.84	1.04	89	3.89	1.02	88			
US agency securities (excluding mortgage-backed securities)	0.86	0.63	72	0.07	0.54	39	0.09	0.69	33	0.11	0.75	39			
Municipal securities	0.63	1.69	44	0.70	1.34	47	0.88	1.62	48	0.96	1.60	50			
Mortgage-backed securities	12.17	11.75	52	14.55	11.44	69	13.87	11.13	67	12.69	11.06	60			
Asset-backed securities	1.11	0.32	85	1.27	0.28	87	1.36	0.33	85	1.48	0.30	88			
Other debt securities	0.51	0.42	67	0.42	0.39	67	0.58	0.41	75	0.67	0.38	77			
Loans held-for-sale	0.34	0.52	50	0.26	0.39	54	0.26	0.30	60	0.70	0.33	80			
Loans held for investment	51.82	61.72	19	58.45	63.50	26	59.16	63.93	26	57.77	62.63	29			
Real estate loans secured by 1-4 family	10.18	11.91	43	11.63	13.29	42	11.84	13.46	41	12.17	13.44	44			
Revolving	2.69	1.66	70	3.39	2.07	73	4.05	2.27	77	4.41	2.40	78			
Closed-end, secured by first liens	7.08	9.81	35	7.76	10.69	36	7.32	10.57	33	7.25	10.35	37			
Closed-end, secured by junior liens	0.41	0.22	82	0.48	0.28	80	0.47	0.31	73	0.52	0.34	74			
Commercial real estate loans	7.75	22.22	19	8.62	22.23	22	9.07	21.58	23	9.55	19.88	26			
Construction and land development	1.46	3.40	27	1.53	3.44	34	1.90	3.51	39	1.92	3.25	41			
Multifamily	1.46	3.12	31	1.57	3.01	39	1.44	2.72	37	1.54	2.54	44			
Nonfarm nonresidential	4.83	14.72	20	5.52	14.69	23	5.72	14.44	23	6.08	13.30	28			
Real estate loans secured by farmland	0.02	0.33	33	0.03	0.36	37	0.04	0.41	42	0.05	0.32	47			

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	34.45	57.15	16	34.54	57.46	19	35.27	56.49	19	37.24	54.84	21			
Real estate loans secured by 1-4 family	19.52	19.43	48	19.81	20.75	44	19.93	21.10	43	20.82	21.45	45			
Revolving	5.15	2.64	85	5.78	3.15	80	6.82	3.50	85	7.54	3.77	85			
Closed-end	14.37	16.59	41	14.03	17.39	37	13.11	17.39	32	13.28	17.41	33			
Commercial real estate loans	14.86	34.63	19	14.68	33.52	20	15.26	32.14	23	16.33	29.99	28			
Construction and land development	2.80	5.26	32	2.61	5.09	34	3.20	5.20	41	3.29	4.90	42			
1-4 family	0	0.93	11	0	0.94	16	0	1.02	15	0.01	0.89	16			
Other	2.79	4.19	36	2.60	4.02	39	3.20	4.05	45	3.28	3.90	49			
Multifamily	2.80	4.96	36	2.68	4.69	37	2.43	4.10	38	2.63	3.84	42			
Nonfarm nonresidential	9.26	22.93	20	9.39	22.15	20	9.63	21.40	22	10.41	20.03	27			
Owner-occupied	2.84	7.68	21	2.88	7.72	23	2.93	8.03	25	3.20	7.58	27			
Other	6.42	14.95	20	6.52	14.34	21	6.70	13.38	25	7.21	12.45	30			
Real estate loans secured by farmland	0.03	0.54	35	0.04	0.55	37	0.06	0.63	42	0.08	0.51	47			
Loans to depository institutions and acceptances of other banks	0.01	0.06	75	0	0.11	63	0.01	0.12	68	0.03	0.17	69			
Commercial and industrial loans	39.21	22.17	90	38.71	19.53	88	37.75	20.32	86	34.70	20.53	83			
Loans to individuals	11.14	6.13	77	12.99	7.13	78	12.43	7.36	77	11.93	7.61	72			
Credit card loans	2.23	0.65	87	2.63	0.81	88	2.42	1.02	86	2.21	1.12	84			
Agricultural loans	0.08	0.32	55	0.08	0.37	50	0.05	0.46	45	0.05	0.33	49			
Other loans and leases	15.10	9.09	75	13.68	9.85	71	14.49	9.66	75	16.05	10.32	77			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	177.08	381.27	16	213.11	391.26	22	214.42	379.80	23	215.08	366.85	25			
Real estate loans secured by 1-4 family	100.32	125.03	39	122.21	138.18	45	121.18	137.84	42	120.24	138.55	40			
Revolving	26.48	17.42	69	35.67	21.26	70	41.49	23.33	77	43.56	25.05	79			
Closed-end	73.84	106.14	35	86.54	115.20	37	79.69	112.79	33	76.69	111.69	37			
Commercial real estate loans	76.37	234.65	18	90.58	229.44	21	92.80	219.72	22	94.29	204.45	27			
Construction and land development	14.37	35.62	28	16.08	34.95	34	19.48	35.36	37	18.98	32.91	40			
1-4 family	0.01	6.34	10	0.02	6.61	15	0.02	7.04	14	0.04	6.16	16			
Other	14.36	28.16	31	16.06	27.32	37	19.46	27.26	44	18.94	26.01	42			
Multifamily	14.39	32.74	29	16.54	31.04	38	14.75	27.85	38	15.21	25.95	44			
Nonfarm nonresidential	47.61	155.06	17	57.97	152.10	22	58.57	147.22	22	60.10	137.03	28			
Owner-occupied	14.60	52.37	18	17.76	53.07	23	17.83	54.89	22	18.46	51.62	25			
Other	33.01	100.54	19	40.21	97.41	25	40.74	91.80	27	41.65	84.09	31			
Real estate loans secured by farmland	0.18	3.44	33	0.27	3.60	36	0.38	4.02	42	0.46	3.31	46			
Loans to depository institutions and acceptances of other banks	0.07	0.28	75	0.02	0.44	64	0.06	0.54	68	0.19	0.68	69			
Commercial and industrial loans	201.54	139.91	78	238.82	122.02	90	229.53	128.82	85	200.38	126.55	77			
Loans to individuals	57.28	37.47	71	80.17	43.51	74	75.59	42.67	73	68.91	44.83	70			
Credit card loans	11.46	3.30	88	16.24	4.34	88	14.69	5.31	87	12.77	5.73	84			
Agricultural loans	0.43	1.88	51	0.47	2.18	50	0.28	2.72	45	0.29	1.88	48			
Other loans and leases	77.63	49.54	74	84.44	52.44	76	88.10	51.79	78	92.69	52.78	83			
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.10	27.32	21	15.80	26.45	25	16.69	24.79	33	17.66	23.09	37			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	82.78	183.76	20	97.49	178.57	27	101.45	167.93	31	101.97	156.17	38			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	97.39	240.85	20	115.25	236.10	26	119.28	225.98	28	120.43	210.40	31			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	20.41	11.17	85	9	7.63	68	7.49	7.80	67	11.02	8.69	75			
Liquid assets	37.25	26.22	83	26.36	22.44	72	25.81	22.72	73	26.44	24.04	71			
Investment securities	19.25	17.85	58	21.37	16.99	74	21.82	17.27	73	19.96	17.35	61			
Net loans and leases	51.02	61.58	18	58.04	63.77	24	58.73	63.98	25	57.78	62.73	29			
Net loans, leases and standby letters of credit	53.42	62.48	20	60.97	64.84	29	61.58	65.07	28	60.68	63.89	29			
Core deposits	74.43	70.67	47	66.60	63.09	45	67.20	62.13	53	67.27	61.26	55			
Noncore funding	10.28	14.13	48	17.32	19.36	57	16.09	21.34	48	16.02	22.32	42			
Time deposits of \$250K or more	0.40	2.11	10	0.92	2.94	15	0.83	2.89	17	0.81	2.57	21			
Foreign deposits	1.86	0.36	88	1.59	0.43	85	1.06	0.47	85	0.69	0.54	80			
Federal funds purchased and repos	0.09	1.47	26	1.53	1.94	59	0.53	1.97	36	0.43	2.23	26			
Secured federal funds purchased	0	0	96	0	0	98	0	0	98	0	0	49			
Net federal funds purchased (sold)	-0.05	0.54	17	0.94	0.48	63	-1.38	0.54	11	0.04	0.73	30			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0.03	0.02	88			
Other borrowings w/remaining maturity of 1 year or less	1.54	1.24	65	5.07	3.01	74	4.26	3.67	62	3.25	3.96	52			
Earning assets that reprice within 1 year	48.31	39.38	74	41.81	39.29	56	41.33	40.29	49	45.36	41.61	65			
Interest-bearing liabilities that reprice within 1 year	3.56	8.20	18	4.33	10.19	15	2.92	10.01	10	2.95	8.46	17			
Long-term debt that reprices within 1 year	0.68	0.47	77	1.75	0.96	80	3.30	1.34	79	4.25	1.58	80			
Net assets that reprice within 1 year	44.07	29.11	84	35.73	26.63	76	35.11	27.38	68	38.15	29.77	71			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.85	3.20	6	10.85	14.45	36	11.04	16.62	32	6.69	17.03	22			
Net short-term noncore funding dependence	-22.06	-4.76	11	1.53	3.38	34	-0.10	4.66	21	-7.08	4.83	16			
Short-term investment / Short-term noncore funding	380.91	184.19	83	88.44	77.77	65	101.05	66.46	78	192.01	74.86	84			
Liquid assets - short-term noncore funding / Nonliquid assets	50.82	28.18	85	21.98	16.97	72	24.80	16.04	78	28.13	18.16	75			
Net loans and leases / Total deposits	65.19	79.43	15	82.55	90.31	29	83.83	90.08	30	83.15	90.14	30			
Net loans and leases / Core deposits	68.54	88.34	13	87.15	103.93	25	87.40	105	22	85.90	105.65	23			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.37	1.57	32	1.05	0.72	70	-0.84	-0.82	38	0.14	-0.31	81			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.18	4.31	82	3.78	1.36	89	-0.36	-1.98	88	1.13	-0.77	85			
Structured notes appreciation (depreciation) / Tier 1 capital		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	1.61	11.38	44	20.14	12.67	64	23.15	16.19	65	24.32	15.76	66			
Available-for-sale securities	97.20	87.23	52	78.88	85.40	36	75.97	81.88	34	75.68	84.24	33			
U.S. Treasury securities	19.44	4.72	88	19.40	6.15	85	22.19	6.99	87	19.48	6.96	82			
US agency securities (excluding mortgage-backed securities)	4.46	4.01	70	0.32	3.49	34	0.42	4.02	31	0.57	4.42	39			
Municipal securities	3.26	9.83	41	3.28	7.75	45	4.04	9.16	43	4.82	9.31	46			
Mortgage-backed securities	63.23	66.64	46	68.10	67.43	48	63.56	65.45	39	63.59	65.34	44			
Asset-backed securities	5.78	1.91	80	5.94	1.66	83	6.24	2.05	84	7.42	1.74	89			
Other debt securities	2.64	3.01	61	1.98	2.94	60	2.67	2.79	66	3.35	2.57	69			
Mutual funds and equity securities	1.19	0.35	86	0.97	0.40	79	0.88	0.42	80	0.77	0.51	71			
Debt securities 1 year or less	10.52	10.55	61	12.64	11.86	63	12.50	11.91	67	15.71	11.79	69			
Debt securities 1 to 5 years	19.09	17.03	57	17.42	17.94	57	21.26	19.18	63	17.39	18.80	56			
Debt securities over 5 years	69.20	69.86	46	68.97	66.02	42	65.36	64.73	41	66.12	64.73	42			
Pledged securities	25.41	35.67	36	15.33	30.57	30	7.82	33.30	13	9.35	34.58	15			
Structured notes, fair value	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	158.15	183.32	58	28.88	26.69	62	-31.86	6.77	10	8.41	19.19	55			
Investment securities	2.50	23.62	21	5.08	11.75	48	9.60	9.42	66	0.24	8.45	33			
Core deposits	27.14	26.88	58	6.38	11.23	42	0.12	7.29	20	3.57	12.19	34			
Noncore funding	-32.48	-12.18	27	15.54	6.59	70	0.70	10.67	30	14.77	5.59	73			

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	207,864,075	185,642,755	169,278,244	159,685,638	
Commit: Secured commercial real estate loans	5,518,710	6,993,247	5,749,790	5,561,468	
Commit: Unsecured real estate loans	11,885,594	11,103,380	10,661,924	10,154,375	
Credit card lines (reported semiannually, June/Dec)	31,018,911	29,166,734	25,762,235	23,305,262	
Securities underwriting	0	0	0	0	
Standby letters of credit	11,209,314	12,020,756	10,884,763	11,035,898	
Commercial and similar letters of credit	171,293	104,584	157,410	154,812	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	6,907,859	7,606,049	6,035,910	3,614,465	
Credit derivatives - notional amount (holding company as beneficiary)	4,348,256	3,239,143	2,505,619	2,701,820	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	647,500	0	15,000	15,000	
Derivative Contracts					
Interest rate futures and forward contracts	17,678,869	15,157,480	18,012,404	61,329,271	
Written options contracts (interest rate)	10,077,245	9,906,196	10,010,639	9,528,822	
Purchased options contracts (interest rate)	15,471,492	16,815,653	18,333,898	12,721,964	
Interest rate swaps	376,017,980	353,670,227	309,685,904	299,210,137	
Futures and forward foreign exchange	16,560,286	16,655,765	14,944,628	17,432,449	
Written options contracts (foreign exchange)	415,844	735,719	725,209	1,180,438	
Purchased options contracts (foreign exchange)	377,793	719,747	676,817	1,159,230	
Foreign exchange rate swaps	2,088,947	2,679,884	2,044,303	884,898	
Commodity and other futures and forward contracts	0	0	10,478	18,006	
Written options contracts (commodity and other)	1,384,949	2,101,293	709,300	433,740	
Purchased options contracts (commodity and other)	1,384,949	2,101,293	709,300	433,740	
Commodity and other swaps	13,416,303	11,449,667	9,215,114	7,186,954	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	44.52	22.01	93	45.24	23.52	92	44.27	24.05	89	41.86	24.03	86			
Standby letters of credit	2.40	0.71	91	2.93	0.84	92	2.85	0.92	90	2.89	0.96	89			
Commercial and similar letters of credit	0.04	0.02	81	0.03	0.02	73	0.04	0.02	74	0.04	0.03	73			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	1.48	0.35	91	1.85	0.42	92	1.58	0.52	90	0.95	0.30	90			
Credit derivatives - notional amount (holding company as beneficiary)	0.93	0.30	89	0.79	0.52	86	0.66	0.75	86	0.71	0.55	85			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.14	0.30	75	0	0.45	34	0	0.69	69	0	0.59	71			
Derivative contracts	97.43	48.62	86	105.27	68.47	84	100.72	65.81	84	107.88	75.35	83			
Interest rate contracts	89.80	34.36	88	96.39	47.31	86	93.12	43.84	88	100.35	53.66	88			
Interest rate futures and forward contracts	3.79	6.21	76	3.69	10.67	77	4.71	11.40	78	16.08	13.82	80			
Written options contracts (interest rate)	2.16	2.18	68	2.41	2.47	76	2.62	2.16	80	2.50	2.60	74			
Purchased options contracts (interest rate)	3.31	1.46	83	4.10	2.65	80	4.80	2.32	84	3.34	2.37	78			
Interest rate swaps	80.54	20.83	93	86.18	28.86	91	81	26.74	92	78.44	25.60	92			
Foreign exchange contracts	4.16	6.01	84	5.07	10.12	84	4.81	10.92	84	5.42	9.40	85			
Futures and forward foreign exchange contracts	3.55	3.47	87	4.06	5.23	86	3.91	5.22	86	4.57	4.53	87			
Written options contracts (foreign exchange)	0.09	0.03	82	0.18	0.05	85	0.19	0.14	88	0.31	0.06	90			
Purchased options contracts (foreign exchange)	0.08	0.04	82	0.18	0.08	85	0.18	0.13	87	0.30	0.06	90			
Foreign exchange rate swaps	0.45	0.77	84	0.65	2.03	84	0.53	2.17	80	0.23	2.34	76			
Equity, commodity, and other derivative contracts	3.47	1.86	86	3.81	3.32	83	2.78	4.08	82	2.12	3.81	78			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	81	0	0.30	80			
Written options contracts (commodity and other)	0.30	0.52	83	0.51	0.98	82	0.19	1.48	77	0.11	1.21	72			
Purchased options contracts (commodity and other)	0.30	0.37	84	0.51	0.94	84	0.19	1.29	78	0.11	1.12	71			
Commodity and other swaps	2.87	0.32	91	2.79	0.38	87	2.41	0.40	88	1.88	0.29	86			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	81.77	42.82	84	78.62	45.53	82	75.35	44.93	81	72.93	46.60	79			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	454,874,657	431,992,924	385,077,994	411,519,649	
Interest rate contracts	419,245,586	395,549,556	356,042,845	382,790,194	
Foreign exchange contracts	19,442,870	20,791,115	18,390,957	20,657,015	
Equity, commodity, and other contracts	16,186,201	15,652,253	10,644,192	8,072,440	
Derivatives Position					
Futures and forwards	34,239,155	31,813,245	32,967,510	78,779,726	
Written options	11,878,038	12,743,208	11,445,148	11,143,000	
Exchange-traded	0	0	0	0	
Over-the-counter	11,878,038	12,743,208	11,445,148	11,143,000	
Purchased options	17,234,234	19,636,693	19,720,015	14,314,934	
Exchange-traded	0	1,005,000	1,700,000	35,000	
Over-the-counter	17,234,234	18,631,693	18,020,015	14,279,934	
Swaps	391,523,230	367,799,778	320,945,321	307,281,989	
Held for trading	329,327,067	300,006,778	261,858,890	237,722,974	
Interest rate contracts	305,663,188	274,878,085	241,765,133	217,498,442	
Foreign exchange contracts	14,744,819	15,721,361	13,862,560	16,017,773	
Equity, commodity, and other contracts	8,919,060	9,407,332	6,231,197	4,206,759	
Non-traded	125,547,590	131,986,146	123,219,104	173,796,675	
Interest rate contracts	113,582,398	120,671,471	114,277,712	165,291,752	
Foreign exchange contracts	4,698,051	5,069,754	4,528,397	4,639,242	
Equity, commodity, and other contracts	7,267,141	6,244,921	4,412,995	3,865,681	
Derivative contracts (excluding futures and FX 14 days or less)	444,332,028	414,743,291	372,751,486	397,827,693	
One year or less	321,243,735	293,494,697	260,263,147	109,674,956	
Over 1 year to 5 years	59,714,693	61,745,020	60,964,865	169,070,684	
Over 5 years	63,373,600	59,503,574	51,523,474	119,082,053	
Gross negative fair value (absolute value)	2,740,721	1,995,814	2,279,858	2,851,759	
Gross positive fair value	6,526,604	3,498,635	2,078,115	2,871,714	
Held for trading	6,351,029	3,390,018	1,938,278	2,502,699	
Non-traded	175,575	108,617	139,837	369,015	
Current credit exposure on risk-based capital derivative contracts	7,243,619	3,990,630	3,410,653	2,720,279	
Credit losses on derivative contracts	-66	243	-71	728	
Past Due Derivative Instruments Fair Value					
30–89 days past due	40	6	151	7	
90+ days past due	3	6	204	5	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	92.17	94.10	25	91.56	93.44	27	92.46	92.91	31	93.02	92.20	36			
Foreign exchange contracts	4.27	3.49	75	4.81	3.20	78	4.78	3.39	76	5.02	3.53	71			
Equity, commodity, and other contracts	3.56	1.17	81	3.62	1.64	79	2.76	1.93	73	1.96	1.94	71			
Futures and forwards															
Futures and forwards	7.53	14.05	50	7.36	13.49	51	8.56	12.78	57	19.14	13.23	71			
Written options															
Written options	2.61	8.18	33	2.95	5.91	46	2.97	6.60	45	2.71	6.68	43			
Exchange-traded															
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter															
Over-the-counter	2.61	7.73	35	2.95	5.10	49	2.97	5.49	50	2.71	5.27	48			
Purchased options															
Purchased options	3.79	3.42	67	4.55	4.42	65	5.12	4.19	64	3.48	4.73	56			
Exchange-traded															
Exchange-traded	0	0.15	40	0.23	0.28	83	0.44	0.32	82	0.01	0.33	74			
Over-the-counter															
Over-the-counter	3.79	2.86	70	4.31	3.35	67	4.68	3.20	68	3.47	3.32	61			
Swaps															
Swaps	86.07	68.76	60	85.14	69.75	57	83.35	70.34	54	74.67	68.94	45			
Held for trading															
Held for trading	72.40	43.53	59	69.45	44.16	58	68	46.31	52	57.77	46.32	49			
Interest rate contracts															
Interest rate contracts	67.20	36.62	65	63.63	37.24	62	62.78	38.40	58	52.85	37.84	53			
Foreign exchange contracts															
Foreign exchange contracts	3.24	1.60	80	3.64	1.60	79	3.60	1.85	79	3.89	2.10	77			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	1.96	0.68	84	2.18	0.83	81	1.62	1.14	79	1.02	1.01	76			
Non-traded															
Non-traded	27.60	56.47	40	30.55	55.84	41	32	53.69	47	42.23	53.68	50			
Interest rate contracts															
Interest rate contracts	24.97	53.82	36	27.93	52.22	42	29.68	50.60	47	40.17	51.23	52			
Foreign exchange contracts															
Foreign exchange contracts	1.03	0.46	84	1.17	0.34	87	1.18	0.57	86	1.13	0.60	83			
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	1.60	0.10	93	1.45	0.13	92	1.15	0.16	89	0.94	0.21	87			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	97.68	91.48	57	96.01	93.86	42	96.80	94.47	48	96.67	95.63	47			
One year or less															
One year or less	70.62	32.05	86	67.94	32.17	83	67.59	32.51	82	26.65	31.96	57			
Over 1 year to 5 years															
Over 1 year to 5 years	13.13	27.06	28	14.29	30.45	30	15.83	31.16	29	41.08	31.85	65			
Over 5 years															
Over 5 years	13.93	29.56	33	13.77	28.09	33	13.38	28.71	35	28.94	29.43	53			
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	0.60	1.55	29	0.46	0.83	39	0.59	0.72	44	0.69	0.69	51			
Gross positive fair value															
Gross positive fair value	1.43	2.23	29	0.81	1.19	33	0.54	0.85	28	0.70	0.71	49			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.06	0.07	71	0.05	0.06	82	0.07	0.06	85	0.08	0.06	86			
Gross positive fair value (X)															
Gross positive fair value (X)	0.15	0.09	82	0.10	0.07	85	0.06	0.06	83	0.08	0.06	83			
Held for trading (X)															
Held for trading (X)	0.15	0.07	86	0.09	0.06	87	0.06	0.05	83	0.07	0.05	84			
Non-traded (X)															
Non-traded (X)	0	0.02	39	0	0.01	50	0	0.01	60	0.01	0.01	76			
Current credit exposure (X)															
Current credit exposure (X)	0.17	0.06	86	0.11	0.05	84	0.10	0.04	87	0.08	0.04	85			
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	1	0	0	93	0	0	4	0	0	92			
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	92	0	0	94	0	0	95	0	0	93			
90+ days past due															
90+ days past due	0	0	95	0	0	96	0	0	98	0	0	95			
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	2.22	0.85	88	1.17	0.73	84	1.06	0.53	85	0.88	0.53	83			

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	2,741,938	2,629,361	2,610,858	2,589,091	
Gross losses	1,192,147	974,358	764,207	786,292	
Write-downs, transfers to loans held-for-sale	44,625	15,323	566	1,356	
Recoveries	359,806	332,375	344,615	328,987	
Net losses	832,341	641,983	419,592	457,305	
Provision for loan and lease losses	2,985,217	739,915	419,203	445,567	
Adjustments	466,580	14,645	18,892	33,505	
Ending balance	5,361,394	2,741,938	2,629,361	2,610,858	
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.67	0.51	78	0.19	0.15	67	0.11	0.14	47	0.12	0.16	46			
Provision for loan and lease losses / Average loans and leases	1.17	0.82	79	0.31	0.24	69	0.19	0.24	55	0.20	0.28	47			
Provision for loan and lease losses / Net loan and lease losses	358.65	487.86	55	115.25	130.58	52	99.91	134.68	35	97.43	143.18	28			
Allowance for loan and lease losses / Total loans and leases not held for sale	2.22	1.58	82	1.14	0.83	82	1.16	0.90	82	1.18	0.98	77			
Allowance for loan and lease losses / Total loans and leases	2.20	1.55	85	1.14	0.81	82	1.16	0.89	83	1.17	0.96	77			
Allowance for loan and lease losses / Net loans and leases losses (X)	6.44	11.58	47	4.27	8.03	47	6.27	7.54	60	5.71	8.39	56			
Allowance for loan and lease losses / Nonaccrual assets	182.41	299.17	29	146.65	218.72	41	133.22	214.03	36	120.68	178.03	30			
ALLL / 90+ days past due + nonaccrual loans and leases	157.30	244.34	32	107.75	151.73	39	96.66	160.51	32	85.21	136.22	30			
Gross loan and lease losses / Average loans and leases	0.47	0.34	75	0.41	0.28	76	0.34	0.30	69	0.36	0.33	66			
Recoveries / Average loans and leases	0.14	0.07	89	0.14	0.08	84	0.15	0.09	81	0.15	0.09	78			
Net losses / Average loans and leases	0.33	0.27	68	0.27	0.21	69	0.19	0.22	57	0.21	0.24	55			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	94	0.01	0	86	0	0	80	0	0	77			
Recoveries / Prior year-end losses	36.93	33.98	63	43.49	36.22	73	43.83	41.30	64	37.09	33.49	64			
Earnings coverage of net loan and lease losses (X)	7.71	22.91	35	11.25	24.40	44	16.32	21.75	56	12.98	19.67	55			

Net Loan and Lease Losses By Type

Real estate loans	-0.03	0.04	6	-0.01	0.01	17	-0.03	0.02	14	0.02	0.02	51			
Real estate loans secured by 1-4 family	-0.06	0.01	7	-0.03	0.01	16	-0.02	0.01	19	0.05	0.03	68			
Revolving	-0.10	0.01	13	-0.03	0.02	20	0.17	0.03	88	0.11	0.09	62			
Closed-end	-0.05	0	10	-0.02	0	16	-0.11	0.01	4	0.02	0.02	57			
Commercial real estate loans	0.01	0.07	27	0.02	0.01	66	-0.04	0.01	9	-0.02	0.01	14			
Construction and land development	-0.02	0	24	-0.02	-0.01	28	-0.13	-0.03	10	-0.02	-0.02	39			
1-4 family	0	0	19	-0.01	0	8	-0.01	-0.01	16	-0.09	0	4			
Other	-0.02	0	21	-0.01	-0.01	34	-0.11	-0.02	10	0.07	-0.01	89			
Multifamily	-0.03	0	5	0.01	0	88	-0.04	0	11	-0.01	-0.01	25			
Nonfarm nonresidential	0.02	0.11	37	0.03	0.02	68	-0.02	0.02	12	-0.03	0.03	7			
Owner-occupied	0.03	0.02	75	-0.01	0.01	14	-0.01	0.01	15	-0.01	0.01	9			
Other	-0.01	0.08	3	0.04	0.01	84	-0.01	0.01	13	-0.02	0.01	7			
Real estate loans secured by farmland	0.20	0.02	89	-3.94	0.01	0	0.06	0	87	0.26	0.01	93			
Commercial and industrial loans	0.28	0.47	41	0.16	0.37	31	0.07	0.31	18	0.15	0.39	34			
Loans to individuals	1.69	1.13	76	1.40	1.17	66	1.20	1.16	59	1.06	1.25	54			
Credit card loans	4.18	2.92	76	3.27	3.11	51	3.14	2.92	50	2.96	2.92	46			
Agricultural loans	-0.24	0.19	2	0.36	0.08	86	1.12	0.15	93	0.07	0.18	61			
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other loans and leases	0.36	0.15	81	0.19	0.15	69	0.13	0.14	66	0.13	0.15	62			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	862,221	1,057,254	1,023,040	976,318	
90+ days past due loans and leases	513,339	737,725	825,845	950,972	
Nonaccrual loans and leases	2,895,092	1,807,034	1,894,493	2,113,224	
Total past due and nonaccrual loans and leases	4,270,652	3,602,013	3,743,378	4,040,514	
Restructured 30-89 days past due					
Restructured 30-89 days past due	20,286	32,160	35,287	42,242	
Restructured 90+ days past due	6,907	7,194	8,753	8,207	
Restructured nonaccrual	901,942	843,032	864,225	964,531	
Total restructured loans and leases	929,135	882,386	908,265	1,014,980	
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	7,994	1,563	1,963	2,981	
90+ days past due loans held for sale	4,432	2,715	3,788	3,347	
Nonaccrual loans held for sale	59,669	14,131	7,726	29,562	
Total past due and nonaccrual loans held for sale	72,095	18,409	13,477	35,890	
Restructured loans and leases in compliance	714,651	780,190	943,074	1,046,394	
Other real estate owned	41,255	103,440	105,623	150,888	
Other Assets					
30-89 days past due	40	6	151	7	
90+ days past due	3	6	204	5	
Nonaccrual	44,096	62,665	79,181	50,214	
Total other assets past due and nonaccrual	44,139	62,677	79,536	50,226	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.35	0.39	55	0.44	0.43	61	0.45	0.44	58	0.44	0.47	55			
90+ days past due loans and leases	0.21	0.12	79	0.31	0.15	83	0.36	0.17	80	0.43	0.20	80			
Nonaccrual loans and leases	1.19	0.66	87	0.75	0.51	76	0.83	0.54	81	0.95	0.63	81			
90+ days past due and nonaccrual loans and leases	1.40	0.85	84	1.06	0.71	81	1.20	0.75	82	1.37	0.88	79			
30-89 days past due restructured															
30-89 days past due restructured	0.01	0.01	62	0.01	0.01	65	0.02	0.02	64	0.02	0.02	68			
90+ days past due restructured	0	0.01	72	0	0.01	74	0	0.01	68	0	0.01	70			
Nonaccrual restructured	0.37	0.13	90	0.35	0.14	90	0.38	0.16	87	0.43	0.20	88			
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	83	0	0	84	0	0	82	0	0	81			
90+ days past due loans held for sale	0	0	86	0	0	87	0	0	92	0	0	88			
Nonaccrual loans held for sale	0.02	0.01	86	0.01	0	85	0	0	80	0.01	0	83			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.35	0.40	55	0.44	0.43	61	0.45	0.44	58	0.44	0.47	55			
90+ days past due assets	0.21	0.12	79	0.31	0.15	83	0.36	0.18	80	0.43	0.20	80			
Nonaccrual assets	1.21	0.67	86	0.78	0.53	77	0.87	0.57	83	0.97	0.64	81			
30+ days past due and nonaccrual assets	1.77	1.29	76	1.52	1.19	72	1.68	1.26	77	1.83	1.39	71			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.74	0.52	80	0.64	0.44	78	0.73	0.48	81	0.82	0.54	81			
90+ days past due and nonaccrual assets + other real estate owned	0.75	0.55	79	0.66	0.48	76	0.76	0.52	80	0.86	0.59	79			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.79	0.60	73	0.67	0.53	65	0.78	0.60	69	0.88	0.72	68			
Allowance for loan and lease losses	68.61	66.66	59	99.57	115.41	46	113.61	118.28	52	128.73	129.01	55			
Equity capital + allowance for loan and lease losses	6.20	4.97	70	5.24	4.28	65	5.93	4.79	68	6.71	5.78	66			
Tier 1 capital + allowance for loan and lease losses	7.57	6.05	67	6.99	5.65	69	7.99	6.16	70	8.70	7.35	66			
Loans and leases + other real estate owned	1.51	0.97	81	1.13	0.85	73	1.31	0.96	77	1.51	1.15	77			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.42	0.39	64	0.53	0.38	76	0.60	0.42	76	0.68	0.44	81			
	90+ days past due	0.39	0.16	84	0.56	0.16	86	0.70	0.22	87	0.84	0.26	85			
	Nonaccrual	2.54	0.76	94	1.53	0.46	94	1.83	0.57	93	1.97	0.69	91			
Commercial and industrial																
	30–89 days past due	0.11	0.23	37	0.13	0.31	29	0.14	0.30	29	0.07	0.32	16			
	90+ days past due	0.03	0.03	65	0.09	0.05	74	0.06	0.05	71	0.05	0.05	67			
	Nonaccrual	0.47	0.75	39	0.37	0.83	29	0.34	0.76	31	0.49	0.93	36			
Individuals																
	30–89 days past due	1.27	0.83	79	1.37	0.83	79	1.19	0.84	72	1.24	0.97	69			
	90+ days past due	0.59	0.14	89	0.59	0.17	85	0.76	0.16	92	0.80	0.19	89			
	Nonaccrual	0.67	0.28	84	0.45	0.17	84	0.38	0.23	73	0.33	0.24	70			
Depository institution loans																
	30–89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due	0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual	0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural																
	30–89 days past due	0.78	0.17	90	1.52	0.24	91	3.18	0.17	98	0.63	0.17	86			
	90+ days past due	0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual	4.17	0.49	92	4.27	0.67	92	3.16	0.75	86	1.85	0.96	77			
Foreign governments																
	30–89 days past due		0			0.07			0.01			0				
	90+ days past due		0			0			0			0				
	Nonaccrual		0.09			0.03			0.06			0.06				
Other loans and leases																
	30–89 days past due	0.16	0.18	62	0.20	0.20	61	0.25	0.17	73	0.07	0.20	52			
	90+ days past due	0.01	0.01	79	0.01	0.01	80	0	0.01	72	0	0.02	61			
	Nonaccrual	0.32	0.15	76	0.13	0.13	67	0.09	0.14	59	0.01	0.10	45			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.71	0.65	68	0.90	0.67	74	1.03	0.71	78	1.13	0.74	78			
	90+ days past due	0.68	0.33	84	0.98	0.31	85	1.23	0.46	86	1.50	0.49	84			
	Nonaccrual	3.64	0.89	96	2.42	0.73	94	2.97	0.86	94	3.09	0.97	93			
Revolving	30-89 days past due	0.33	0.48	42	0.44	0.45	50	0.51	0.50	50	0.54	0.61	55			
	90+ days past due	0	0.03	30	0.09	0.05	79	0.14	0.05	79	0.09	0.07	68			
	Nonaccrual	3.80	1.13	89	3.51	1	88	3.76	1.17	87	3.67	1.17	86			
Closed-end	30-89 days past due	0.85	0.65	72	1.09	0.70	78	1.30	0.75	81	1.46	0.79	81			
	90+ days past due	0.92	0.38	85	1.34	0.35	87	1.80	0.53	86	2.30	0.57	86			
	Nonaccrual	3.58	0.87	96	1.97	0.70	90	2.56	0.84	92	2.77	0.96	92			
Junior lien	30-89 days past due	0.02	0.02	70	0.04	0.02	77	0.06	0.03	79	0.07	0.03	84			
	90+ days past due	0	0	66	0.01	0	91	0.02	0	89	0.02	0	85			
	Nonaccrual	0.17	0.04	93	0.12	0.04	87	0.16	0.06	85	0.19	0.07	84			
Commercial real estate	30-89 days past due	0.04	0.26	26	0.04	0.18	21	0.05	0.17	18	0.11	0.18	37			
	90+ days past due	0	0.02	48	0.01	0.03	54	0.01	0.03	51	0.01	0.04	49			
	Nonaccrual	1.07	0.62	77	0.31	0.23	70	0.33	0.28	68	0.53	0.34	78			
Construction and development	30-89 days past due	0.01	0.28	29	0.02	0.28	29	0.05	0.21	36	0.26	0.23	67			
	90+ days past due	0	0.01	73	0.02	0.02	72	0.03	0.02	76	0.06	0.03	78			
	Nonaccrual	0.24	0.41	63	0.22	0.20	73	0.41	0.19	82	0.62	0.24	87			
1-4 family	30-89 days past due	0	0.03	28	0	0.06	25	0	0.06	51	0	0.07	25			
	90+ days past due	0	0	42	0.01	0	86	0.01	0	91	0.03	0	88			
	Nonaccrual	0.01	0.03	60	0.02	0.02	67	0.02	0.02	66	0.04	0.03	74			
Other	30-89 days past due	0.01	0.22	36	0.02	0.20	39	0.05	0.13	49	0.26	0.13	80			
	90+ days past due	0	0	83	0.01	0.01	75	0.02	0.02	76	0.03	0.02	75			
	Nonaccrual	0.24	0.35	65	0.20	0.17	74	0.39	0.15	85	0.57	0.18	88			
Multifamily	30-89 days past due	0.04	0.09	55	0.02	0.08	49	0.02	0.10	47	0.05	0.07	61			
	90+ days past due	0	0	45	0	0	85	0.01	0.01	81	0	0.01	36			
	Nonaccrual	0.80	0.11	92	0.29	0.05	93	0.20	0.08	84	0.45	0.10	92			
Nonfarm non-residential	30-89 days past due	0.05	0.23	32	0.05	0.14	25	0.06	0.17	23	0.08	0.17	32			
	90+ days past due	0	0.02	26	0.01	0.03	52	0	0.03	43	0	0.04	20			
	Nonaccrual	1.40	0.80	77	0.34	0.28	67	0.34	0.30	63	0.52	0.38	66			
Owner Occupied	30-89 days past due	0.04	0.07	48	0.03	0.07	37	0.04	0.09	30	0.05	0.07	47			
	90+ days past due	0	0	33	0	0.01	52	0	0.01	50	0	0.02	23			
	Nonaccrual	0.48	0.27	77	0.24	0.16	67	0.15	0.17	53	0.22	0.21	55			
Other	30-89 days past due	0.02	0.14	36	0.01	0.07	30	0.02	0.07	44	0.03	0.09	36			
	90+ days past due	0	0.01	33	0.01	0.01	68	0	0.01	31	0	0.02	25			
	Nonaccrual	0.92	0.44	80	0.10	0.10	59	0.19	0.13	70	0.30	0.14	82			
Farmland	30-89 days past due	0.26	0.11	83	0.21	0.23	62	0	0.25	23	0.39	0.27	70			
	90+ days past due	0	0	45	0	0.01	42	0	0.01	42	0.08	0.06	82			
	Nonaccrual	19.61	1.13	98	9.80	0.84	97	6.08	1.23	90	6.53	1.07	91			
Credit card	30-89 days past due	1.27	0.95	75	1.40	1.19	64	1.23	1.22	46	1.27	1.08	61			
	90+ days past due	1.11	0.63	76	1.06	0.78	60	0.98	0.73	54	0.93	0.75	53			
	Nonaccrual	0	0.05	75	0	0.11	70	0	0.09	73	0	0.08	71			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	874,547	2,306,712	5,547,914	8,194,948	
Retained earnings	48,083,249	42,214,831	38,918,519	35,481,472	
Accumulated other comprehensive income (AOCI)	2,770,180	799,339	-724,622	-148,561	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	51,727,976	45,320,882	43,741,811	43,527,859	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	9,198,422	9,252,191	9,301,831	9,247,490	
Accumulated other comprehensive income-related adjustments	2,776,574	281,588	36,882	127,830	
Other deductions from common equity tier 1 capital	17,892	33,355	34,110	23,822	
Subtotal:	39,735,088	35,753,748	34,368,988	34,128,717	
Adjustments and deductions for common equity tier 1 capital	0	3,275,314	3,464,451	1,982,914	
Common equity tier 1 capital	39,735,088	32,478,434	30,904,537	32,145,803	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	3,517,244	3,992,804	3,985,726	3,984,706	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	3,517,244	3,992,804	3,985,726	3,984,706	
Less: Additional tier 1 capital deductions	100	165,585	154,950	123,594	
Additional tier 1 capital	3,517,144	3,827,219	3,830,776	3,861,112	
Tier 1 Capital	43,252,232	36,305,653	34,735,313	36,006,915	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	3,647,787	4,396,927	4,300,000	3,675,873	
Non-qualifying capital instruments	39,888	59,809	79,715	99,607	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital	4,060,887	3,059,547	2,914,243	2,907,363	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions	7,748,562	7,516,283	7,293,958	6,682,843	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	100	490,616	422,828	194,238	
Tier 2 capital	7,748,462	7,025,667	6,871,130	6,488,605	
Exited advanced approach tier 2 capital					
Total capital	51,000,694	43,331,320	41,606,443	42,495,520	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	463,068,443	410,140,557	383,842,986	376,354,251	
Less: Deductions from common equity tier 1 capital	9,199,522	12,694,090	12,922,232	11,354,798	
Less: Other deductions	-351,268	0	0	0	
Total assets for leverage ratio	454,220,189	397,446,467	370,920,754	364,999,453	
Total risk-weighted assets	326,772,098	340,799,404	320,594,517	309,460,441	
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	12.16	12.35	53	9.53	12.11	11	9.64	12.09	9	10.39	12.16	25			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	13.24	13.08	58	10.65	12.78	15	10.83	12.85	18	11.64	12.95	33			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	15.61	15.23	65	12.71	14.36	21	12.98	14.45	28	13.73	14.63	37			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	9.52	9.13	67	9.13	9.76	38	9.36	9.71	43	9.86	9.53	62			
Supplementary leverage ratio, advanced approaches HCs	9.89	8.72	78	7.59	7.41	61	7.83	7.31	72	8.26	6.58	86			

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	74,166	109,715	153,256	161,217		-32.40	-60.67
Total property and casualty assets	70,522	105,101	149,227	156,540		-32.90	-61.45
Reinsurance recoverables (P/C)							
Total life and health assets	3,644	4,614	4,029	4,677		-21.02	-35.54
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
Total insurance underwriting equity	41,124	36,830	79,114	86,770		11.66	-63.10
Total property and casualty equity	45,019	38,529	81,318	88,596		16.84	-59.67
Total life and health equity	-3,895	-1,699	-2,204	-1,826			
Total insurance underwriting net income	3,720	4,075	4,072	2,028		-8.71	
Total property and casualty	4,810	4,150	3,960	2,098		15.90	
Total life and health	-1,090	-75	112	-70			
Claims and claims adjusted expense reserves (P/C)	19,404	60,912	61,930	62,244		-68.14	-69.79
Unearned premiums (P/C)	4,723	4,867	4,870	4,678		-2.96	-2.38
Policyholder benefit and contractholder funds (L/H)	683	1,705	2,479	3,263		-59.94	-84.45
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	14,692	26,970	23,737	24,934		-45.52	-60.25
Other insurance activities income	6,547	16,710	13,115	12,488		-60.82	-57.67
Insurance and reinsurance underwriting income	8,145	10,260	10,622	12,446		-20.61	-62.11
Premiums	8,145	10,260	10,621	12,446		-20.61	-62.11
Credit related insurance underwriting	714	1,328	1,815	2,645		-46.23	-93.42
Other insurance underwriting	7,431	8,932	8,806	9,801		-16.80	-30.14
Insurance benefits, losses, expenses	4,733	8,591	8,705	11,465		-44.91	-88.48
Net assets of insurance underwriting subsidiaries	60,013	98,830	145,490	153,726		-39.28	-67.32
Life insurance assets	9,062,733	8,926,311	8,765,936	8,598,660		1.53	9.65

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.02	0	87	0.03	0.01	88	0.04	0.01	90	0.04	0.01	88			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	95.09	53.67	50	95.79	51.47	53	97.37	56.12	50	97.10	52.23	57			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	4.91	46.33	50	4.21	48.53	46	2.63	43.88	50	2.90	47.77	42			
Separate account assets (L/H) / Total life assets	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45			
Insurance activities revenue / Adjusted operating income	0.09	0.41	52	0.15	0.47	58	0.14	0.47	57	0.15	0.55	55			
Premium income / Insurance activities revenue	55.44	2.84	93	38.04	7.32	87	44.74	4.86	91	49.92	4.64	92			
Credit related premium income / Total premium income	8.77	38.23	59	12.94	34.91	62	17.09	44.54	53	21.25	43.04	55			
Other premium income / Total premium income	91.23	61.77	40	87.06	65.09	37	82.91	55.46	46	78.75	56.96	44			
Insurance underwriting net income / Consolidated net income	0.05	0.03	88	0.08	0.08	83	0.08	0.08	84	0.04	0.04	85			
Insurance net income (P/C) / Equity (P/C)	10.68	15.59	63	10.77	19.86	52	4.87	15.64	47	2.37	5.74	56			
Insurance net income (L/H) / Equity (L/H)		3.62			5.13			1.99			-2.99				
Insurance benefits, losses, expenses / Insurance premiums	58.11	447.82	40	83.73	233.61	51	81.96	160.49	46	92.12	127.33	59			
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.15	42	0	0.17	43	0	0.48	36			
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0.15	45	0	2.31	47	0	0	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	91	0.02	0	92	0.04	0	94	0.04	0	94			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.64	11.03	83	22.86	11.51	90	23.46	10.22	94	22.27	9.84	88			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		2,174,193			2,416,870			1,920,142			1,946,164				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.47	0.75	86	0.59	1.39	82	0.50	1.79	83	0.51	1.54	81			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	8,663,012	7,900,004	6,116,319	5,355,508	
Real estate loans	74,336	16,383	21,399	35,715	
Commercial and industrial loans	7,401,836	6,735,889	5,070,512	4,181,458	
Loans to depository institutions and other banks acceptances	15,610	1,613	11,335	53,716	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	1	0	
Agricultural loans	0	0	0	0	
Other foreign loans	220,034	215,627	91,584	59,928	
Lease financing receivables	951,196	930,492	921,488	1,024,691	
Debt securities					
Interest-bearing bank balances	557,789	580,393	862,150	1,000,644	
Total selected foreign assets	409,387	373,221	395,615	381,712	
Total foreign deposits	9,630,188	8,853,618	7,374,084	6,737,864	
Interest-bearing deposits	8,702,762	6,544,327	4,058,808	2,647,546	
Non-interest-bearing deposits	8,501,084	6,388,834	3,930,766	2,545,020	
	201,678	155,493	128,042	102,526	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans	1.53	0.87	72	2.17	1.25	70	2.37	1.17	70	2.35	1.08	75			
Cost: Interest-bearing deposits	0.26	0.42	32	1.65	1.19	76	1.37	0.97	81	0.61	0.51	62			
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans	0	0.64	5	0.12	0.29	35		1.53		0.19	2.12	26			
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases	9.66	-2.40	76	29.16	22.48	78	14.21	7.24	63	5.24	21.19	60			
Total selected assets	8.77	2.04	65	20.06	12.40	79	9.44	3.24	65	2.44	21.86	52			
Deposits	32.98	3.46	86	61.24	10.36	90	53.30	5	87	36.15	-0.77	87			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	10,207,995	12,438,197	13,690,357	14,804,369		-17.93	-39.73
1–4 family residential loans	8,572,416	10,463,095	11,521,171	12,577,613		-18.07	-41.99
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	1,635,579	1,975,102	2,169,186	2,226,756		-17.19	-24.27
Retained credit exposure	0	0	0	0			
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			
Activity as a Percent of Total Assets							
Securitization activities	2.19	3.03	3.58	3.58	3.88		
1–4 family residential loans	1.84	2.55	3.01	3.01	3.30		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0.35	0.48	0.57	0.57	0.58		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	17.17	17.47	17.15	17.15	17.74		
Home equity lines	4.94	5.50	6.44	6.44	7.07		
Credit card receivables	2.14	2.50	2.28	2.28	2.07		
Auto loans and other consumer loans	8.35	9.63	9.22	9.22	8.85		
Commercial and industrial loans	37.63	36.81	35.61	35.61	32.54		
All other loans and leases	29.77	28.10	29.32	29.32	31.73		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0		
1-4 family residential loans.....	0	0	0		
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0	0	0		
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	
Seller's interest carried as securities and loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure.....	11.98	13.30	13.68	13.93	

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans.....	280,213	544,395	602,884	799,068			-48.53	-67.32
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans.....	0	0	0	0				
Commercial and industrial loans.....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total 30-89 days past due securitized assets.....	280,213	544,395	602,884	799,068			-48.53	-67.32
90+ Days Past Due Securitized Assets								
1-4 family residential loans.....	27,622	52,105	54,219	69,358			-46.99	-66.15
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans.....	0	0	0	0				
Commercial and industrial loans.....	0	0	0	0				
All other loans and leases.....	0	0	332	0				
Total 90+ days past due securitized assets.....	27,622	52,105	54,551	69,358			-46.99	-66.15
Total past due securitized assets.....	307,835	596,500	657,435	868,426			-48.39	-67.21
Net Losses on Securitized Assets								
1-4 family residential loans.....	0	0	0	0				
Home equity lines.....	0	0	0	0				
Credit card receivables.....	0	0	0	0				
Auto loans.....	0	0	0	0				
Commercial and industrial loans.....	0	0	0	0				
All other loans and leases.....	0	0	0	0				
Total net losses on securitized assets.....	0	0	0	0				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.27	5.20	5.23	6.35	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	2.75	4.38	4.40	5.40	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.32	0.50	0.47	0.55	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0.02	0	
Total 90+ days past due securitized assets	0.27	0.42	0.40	0.47	
Total past due securitized assets percent of securitized assets	3.02	4.80	4.80	5.87	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.32	2.06	2.40	2.92	
Home equity lines	0.33	0.44	0.51	0.54	
Credit card receivables	1.27	1.40	1.23	1.27	
Commercial and industrial loans	0.11	0.13	0.14	0.07	
All other loans and leases	0.36	0.44	0.40	0.35	
Total managed loans past due 30–89 days	0.45	0.63	0.68	0.75	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.81	1.14	1.43	1.78	
Home equity lines	0	0.09	0.14	0.09	
Credit card receivables	1.11	1.06	0.98	0.93	
Commercial and industrial loans	0.03	0.09	0.06	0.05	
All other loans and leases	0.11	0.13	0.18	0.18	
Total managed loans past due 90+ days	0.21	0.31	0.37	0.43	
Total Past Due Managed Assets					
	0.66	0.94	1.04	1.18	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04	-0.02	-0.08	0.01	
Home equity lines	-0.10	-0.03	0.17	0.11	
Credit card receivables	4.18	3.27	3.14	2.96	
Commercial and industrial loans	0.28	0.16	0.07	0.15	
All other loans and leases	0.38	0.31	0.21	0.18	
Net Losses on Managed Assets Percent of Total Managed Assets					
	0.33	0.25	0.17	0.19	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	155,769	273,179	249,934	233,964		-42.98	-79.84
Dividends	0	0	0	17,619			-100.00
Interest	21,840	135,508	115,813	83,904		-83.88	364.78
Management and service fees	133,929	137,671	134,121	132,441		-2.72	-81.71
Other income	0	0	0	0			
Income from nonbank subsidiaries	321,798	209,045	194,738	405,444		53.94	371.23
Dividends	300,100	170,193	157,194	376,112		76.33	511.75
Interest	15,642	33,523	31,141	24,934		-53.34	
Management and service fees	6,056	5,329	6,403	4,398		13.64	-68.51
Other income	0	0	0	0			
Income from subsidiary holding companies	13,827,278	4,030,000	3,057,000	3,260,000		243.11	349.67
Dividends	13,827,000	4,030,000	3,057,000	3,260,000		243.10	349.66
Interest	278	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	14,304,845	4,512,224	3,501,672	3,899,408		217.02	265.31
Securities gains (losses)	0	0	0	0			
Other operating income	36,988	48,140	12,561	37,289		-23.17	153.69
Total operating income	14,341,833	4,560,364	3,514,233	3,936,697		214.49	264.90
Operating Expenses							
Personnel expenses	144,026	136,994	143,300	139,192		5.13	-65.74
Interest expense	172,113	312,133	273,662	208,565		-44.86	131.29
Other expenses	93,263	165,497	157,759	178,506		-43.65	-77.97
Provision for loan and lease losses	-6	0	0	0			
Total operating expenses	409,396	614,624	574,721	526,263		-33.39	-55.41
Income (loss) before taxes	13,932,437	3,945,740	2,939,512	3,410,434		253.10	362.53
Applicable income taxes (credit)	-29,439	-59,881	-54,420	-51,543			
Extraordinary items				0			
Income before undistributed income of subsidiaries	13,961,876	4,005,621	2,993,932	3,461,977		248.56	348.76
Equity in undistributed income of subsidiaries	-6,443,989	1,363,245	2,306,920	1,875,560			
Bank subsidiaries	0	0	0	0			
Nonbank subsidiaries	-86,290	164,304	180,853	-98,273			
Subsidiary holding companies	-6,357,699	1,198,941	2,126,067	1,973,833			
Net income (loss)	7,517,887	5,368,866	5,300,852	5,337,537		40.03	83.10
Memoranda							
Bank net income	0	0	0	17,619			-100.00
Nonbank net income	213,810	334,497	338,047	277,839		-36.08	-30.60
Subsidiary holding companys' net income	7,469,301	5,228,941	5,183,067	5,233,833		42.85	96.01

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

	Dollar Amount in Thousands							Percent Change		
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	154,188	0.23	134,912	0.22	588,952	1.07	587,251		14.29	-75.11
Common and preferred stock	0	0	0	0	0	0	0			-100.00
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	500,000	0.91	500,000			
Other receivables	154,188	0.23	134,912	0.22	88,952	0.16	87,251		14.29	121.98
Investment in nonbank subsidiaries	2,988,904	4.53	2,796,920	4.65	2,795,043	5.07	3,144,174		6.86	8.97
Common and preferred stock	1,984,023	3.01	2,053,826	3.41	1,885,937	3.42	2,398,441		-3.40	-27.64
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	1,001,881	1.52	730,381	1.21	897,381	1.63	744,382		37.17	
Other receivables	3,000	0	12,713	0.02	11,725	0.02	1,351		-76.40	185.99
Investment in subsidiary holding companies	46,011,327	69.73	48,653,794	80.88	45,862,969	83.20	44,359,559		-5.43	11.22
Common and preferred stock	45,991,815	69.70	48,653,794	80.88	45,862,969	83.20	44,359,559		-5.47	11.18
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	19,500	0.03	0	0	0	0	0			
Other receivables	12	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	15,056,760	22.82	7,205,865	11.98	4,835,522	8.77	5,976,269		108.95	939.71
Cash and due from unrelated depository institution	0	0	0	0	0	0	0			
Premises, furnishings, fixtures and equipment	85,345	0.13	81,468	0.14	91,130	0.17	99,407		4.76	-44.79
Intangible assets	0	0	0	0	0	0	0			
Other assets	1,691,816	2.56	1,282,741	2.13	950,834	1.72	1,054,546		31.89	37.05
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	65,988,340	100.00	60,155,700	100.00	55,124,450	100.00	55,221,206		9.70	38.72
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	99,869			
Other borrowings 1 year or less	507,660	0.77	1,755,796	2.92	603,146	1.09	574,915		-71.09	
Borrowings with maturity over 1 year	9,065,917	13.74	7,099,218	11.80	4,460,029	8.09	4,628,372		27.70	1725.44
Subordinated notes and debentures	804,998	1.22	781,066	1.30	1,446,616	2.62	1,439,114		3.06	-43.86
Other liabilities	605,826	0.92	670,529	1.11	583,804	1.06	642,747		-9.65	-1.35
Balance due to subsidiaries and related institutions	994,280	1.51	535,405	0.89	300,542	0.55	322,850		85.71	216.83
Total liabilities	11,978,681	18.15	10,842,014	18.02	7,394,137	13.41	7,707,867		10.48	319.08
Equity Capital	54,009,659	81.85	49,313,686	81.98	47,730,313	86.59	47,513,339		9.52	20.80
Perpetual preferred stock (income surplus)	3,517,244	5.33	3,992,804	6.64	3,988,630	7.24	3,984,706		-11.91	1.89
Common stock	2,712,657	4.11	2,711,653	4.51	2,710,922	4.92	2,710,083		0.04	0.16
Common surplus	12,366,656	18.74	12,376,509	20.57	12,290,501	22.30	12,388,658		-0.08	-2.97
Retained earnings	46,847,687	70.99	42,214,831	70.18	38,918,391	70.60	35,481,472		10.97	61.30
Accumulated other comprehensive income	2,770,180	4.20	799,339	1.33	-724,622	-1.31	-147,787		246.56	2035.57
Other equity capital components	-14,204,765	-21.53	-12,781,450	-21.25	-9,453,509	-17.15	-6,903,793			
Total liabilities and equity capital	65,988,340	100.00	60,155,700	100.00	55,124,450	100.00	55,221,206		9.70	38.72
Memoranda										
Loans and advances from bank subsidiaries	780,200	1.18	307,300	0.51	79,000	0.14	107,750		153.89	719.11
Loans and advances from nonbank subsidiaries	198,753	0.30	199,457	0.33	203,366	0.37	203,269		-0.35	-2.87
Notes payable to subsidiaries that issued TPS	205,624	0.31	205,549	0.34	205,474	0.37	205,399		0.04	0.18
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	780,200	1.18	314,200	0.52	776,291	1.41	0		148.31	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			-100.00

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	14.54	7.29	93	11.05	9.68	69	11.34	10.40	62	11.61	7.61	86			
Bank net income / Average equity investment in banks		7.45			10.51			11.19		8.01	8.74	50			
Nonbank net income / Average equity investment in nonbanks	10.49	9.75	63	16.81	7.89	77	17.78	7.10	81	10.44	4.73	73			
Subsidiary HCs net income / Average equity investment in sub HCs	15.86	7.01	83	10.99	8.55	60	11.57	8.78	68	12.24	6.82	78			
Bank net income / Parent net income	0	88.16	5	0	82.22	7	0	82.56	8	0.33	80.64	16			
Nonbank net income / Parent net income	2.84	3.59	67	6.23	5.93	75	6.38	3.78	78	5.21	7.76	74			
Subsidiary holding companies' net income / Parent net income	99.35	68.34	65	97.39	74	57	97.78	72.48	53	98.06	82.97	45			
Leverage															
Total liabilities / Equity capital	22.18	20.06	71	21.99	20.43	69	15.49	20.88	56	16.22	19.94	60			
Total debt / Equity capital	19.22	14.41	75	19.54	14.31	73	13.64	14.69	66	14.19	13.95	66			
Total debt + notes payable to subs that issued TPS / Equity capital	19.60	16.67	72	19.96	16.36	72	14.07	17.10	60	14.62	16.10	63			
Total debt + Loans guaranteed for affiliate / Equity capital	19.22	14.68	75	19.54	14.56	73	13.64	15.14	64	14.19	14.35	64			
Total debt / Equity capital – excess over fair value	19.22	14.52	75	19.54	14.51	73	13.64	14.81	66	14.19	14.10	66			
Long-term debt / Equity capital	18.28	13.56	75	15.98	13.04	70	12.38	13.37	63	12.77	12.69	64			
Short-term debt / Equity capital	0.94	0.77	79	3.56	1.02	81	1.26	1.14	80	1.42	1.07	79			
Current portion of long-term debt / Equity capital	1.44	0.06	93	0.64	0.05	92	1.63	0.14	91	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	34.14	34.67	49	22.59	28.44	48	15.48	28.63	40	13.88	26.93	38			
Double Leverage															
Equity investment in subs / Equity capital	88.83	102.81	3	102.83	103.22	53	100.04	103.10	38	98.41	102.10	27			
Total investment in subs / Equity capital	91.01	110.16	2	104.61	111.07	44	103.18	112.48	40	101.22	111.30	33			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.80	0.47	7	0.26	0.36	50	0	0.35	38	-0.14	0.52	28			
Equity investment in subs – equity cap / Net income-div (X)		1.82		0.43	1.22	28	0.01	1.22	2		2.64				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	551.05	136.59	98	171.47	177.68	55	151.48	162.34	47	203.01	141.81	77			
Cash from ops + noncash items + op expense / Op expense + dividend	558.09	147.24	98	179.58	190.27	52	157.70	174.91	47	213.30	148.20	78			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	281.02	134.08	88	160.79	116.34	83	64.40	103.19	15	147.70	92.33	79			
Pretax operating income + interest expense / Interest expense	8,194.94	2,016.32	90	1,364.12	1,968.54	54	1,174.14	2,898.75	54	1,735.19	1,909.25	75			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	8,040.93	1,539.23	92	1,338.62	1,632.83	55	1,153.23	1,369.37	56	1,708.60	1,547.94	72			
Dividends + interest from subsidiaries / Interest expense + dividends	595.01	150.43	96	178.82	210.80	47	159.21	188.90	44	220.16	172.51	71			
Fees + other income from subsidiaries / Salary + other expenses	58.99	13.95	87	47.27	16.52	78	46.68	16.08	80	43.07	16.39	79			
Net income / Current part of long-term debt + preferred dividends (X)	7.45	35.64	20	9.76	57.11	21	5.24	33.93	15	22.65	24.63	58			
Other Ratios															
Net assets that reprice within 1 year / Total assets	22.46	3.85	96	8.78	2.64	83	8.16	2.61	80	11.43	3.24	88			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.16	2.66	78	1.38	5.62	73	1.21	5.50	71	1.44	5.68	70			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.01	0.08	80	0.03	0.19	77	0.03	0.21	78	0.03	0.13	78			

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	15.82	81.10	7	53.21	57.84	54	61.37	57.26	62	43.34	68.72	32			
Dividends declared / Net income.....	29.38	42.29	36	39.70	33.08	61	34.66	27.33	64	28.11	31.29	41			
Net income – dividends / Average equity.....	10.27	4.14	90	6.66	6.46	53	7.41	7.33	49	8.35	5.03	84			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	132.17	7	0	178.13	9	0	157.73	9	1.17	130.71	18			
Dividends from nonbank subsidiaries.....	13.59	3.41	86	7.99	7.53	76	8.56	7.13	78	25.07	12.57	84			
Dividends from subsidiary holding companies.....	626.08	4.85	98	189.09	21.40	89	166.38	16.86	89	217.27	18.99	93			
Dividends from all subsidiaries.....	639.67	174.85	95	197.07	260.40	43	174.93	215.26	41	243.51	196.35	70			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....		60.28			66.55			60.71		100	59	87			
Interest income from bank subsidiaries.....		0.36			0.54			0.52		476.21	0.76	97			
Management and service fees from bank subsidiaries.....		1.47			1.55			1.88		751.69	2.98	97			
Other income from bank subsidiaries.....		0			0			0		0	0.01	47			
Operating income from bank subsidiaries.....		62.88			69.36			63.43		1,327.91	62.82	97			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	140.36	56.39	86	50.88	82.95	48	46.50	51.40	53	135.37	102.35	79			
Interest income from nonbank subsidiaries.....	7.32	7.38	77	10.02	20.25	67	9.21	18.56	64	8.97	8.11	73			
Management and service fees from nonbank subsidiaries.....	2.83	0.86	86	1.59	1.92	82	1.89	2.96	83	1.58	0.85	85			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries.....	150.51	79.84	80	62.50	150.41	33	57.61	99.33	39	145.93	165.35	69			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	185.12	43.51	90	77.07	61.23	46	58.98	48.56	57	62.29	59.89	60			
Interest income from subsidiary holding companies.....	0	8.40	47	0	6.54	25	0	3.95	26	0	2.71	34			
Management and service fees from subsidiary holding companies.....	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45			
Other income from subsidiary holding companies.....	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47			
Operating income from subsidiary holding companies.....	185.12	55.20	90	77.07	76.49	42	58.98	61.19	46	62.29	64.33	56			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	69.76	8	0	67.32	10	0	65.18	11	0.45	59.17	24			
Interest income from bank subsidiaries.....	0.15	0.63	62	2.97	0.80	85	3.30	0.92	85	2.13	0.94	78			
Management and service fees from bank subsidiaries.....	0.93	1.87	76	3.02	1.81	79	3.82	2.01	79	3.36	2.17	77			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries.....	1.09	82.20	8	5.99	78.80	13	7.11	74.20	16	5.94	69.23	19			
Dividends from nonbank subsidiaries.....	2.09	1.95	72	3.73	2.65	81	4.47	2.57	79	9.55	2.65	85			
Interest income from nonbank subsidiaries.....	0.11	0.73	76	0.74	1.19	81	0.89	2.32	78	0.63	2.79	71			
Management and service fees from nonbank subsidiaries.....	0.04	0.02	88	0.12	0.06	89	0.18	0.03	91	0.11	0.07	89			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries.....	2.24	4.70	64	4.58	7.29	74	5.54	7.64	71	10.30	9.99	73			
Dividends from subsidiary holding companies.....	96.41	2.53	98	88.37	4.52	95	86.99	5.15	96	82.81	5.49	93			
Interest income from subsidiary holding companies.....	0	0.11	89	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	96.41	4.56	95	88.37	6.08	92	86.99	6.79	94	82.81	6.46	91			
Loans and advances from subsidiaries / Short term debt.....	192.84	135.13	74	28.86	83.37	45	46.82	87.87	53	46.09	83.68	43			
Loans and advances from subsidiaries / Total debt.....	9.43	27.08	45	5.26	28.33	37	4.34	26.53	36	4.61	39.18	39			